

U.S. BANKRUPTCY COURT
District of South Carolina

Case Number: 08-02004

ADVERSARY PROCEEDING NO: 08-80103

JUDGMENT BY DEFAULT

The relief set forth on the following pages, for a total of 3 pages including this page, is hereby ORDERED.

FILED BY THE COURT
08/05/2008



Entered: 08/06/2008

US Bankruptcy Court Judge
District of South Carolina

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

In re,

Joseph Robert Guernsey,

Debtor(s).

FLEX FUND FINANCIAL SERVICES, INC.,

Plaintiff(s),

v.

Joseph Robert Guernsey,

Defendant(s).

C/A No. 08-02004-DD

Adv. Pro. No. 08-80103-DD

Chapter 7

JUDGMENT BY DEFAULT

This matter is before the Court on the Plaintiff's Motion for an Order of Default and Default Judgment. The Plaintiff filed this action seeking Judgment against the Defendant in the amount of \$1,034,013.00 and a declaration of this court the said Judgment is excepted from discharge. The Plaintiff filed the Complaint and served such Complaint together with the Summons on the Defendant, his counsel, and the Trustee in this action, by first class mail on June 23, 2008. The Defendant has neither filed an Answer nor appeared in this action. The Plaintiff moves for a Judgment by Default pursuant to Rule 55(b) of the Federal Rules of Civil Procedure, made applicable by Rule 7055 of the Federal Rules of Bankruptcy Procedure. Based upon the foregoing and the files and pleadings in this matter, the Court finds that the Defendant is in Default and that Debtor owes Plaintiff the sum of \$1,034,013.00 plus interests and costs as provided for by the note. Based upon the foregoing, it is hereby,

ORDERED that the Plaintiff shall have judgment against the Defendant in the amount of \$1,034,013.00 and such debt is excepted from discharge pursuant to 11 U.S.C.

§ 523(a)(2)(A).

AND IT IS SO ORDERED.

Columbia, South Carolina

August 5, 2008